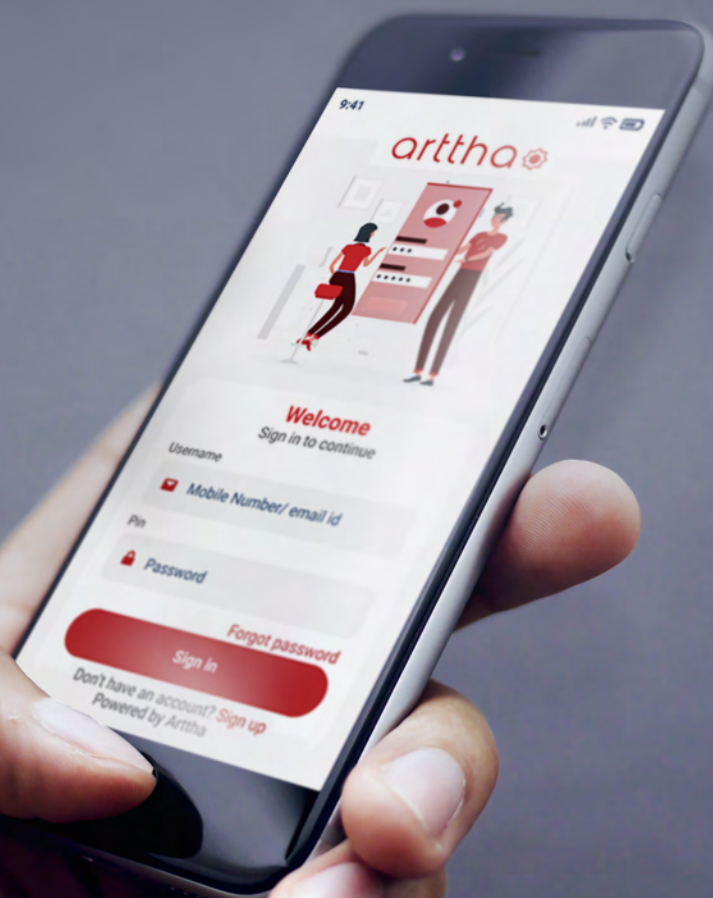
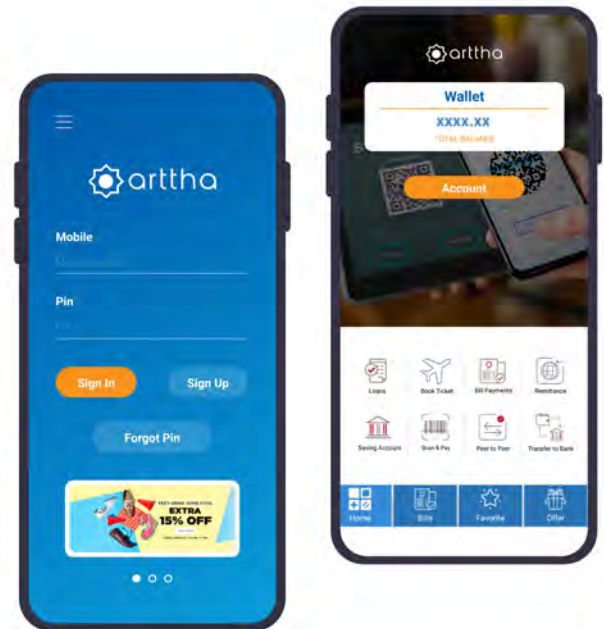


Redefine your lending processes  
for the **Digital Era with Arttha**

# Loan Lifecycle Management System



# Take your Loan Lifecycle Management up a notch



Arttha loan lifecycle management system helps businesses digitize the complete loan lifecycle end to end, from loan origination to loan processing, loan disbursement, repayments, and closures. Arttha's loan management platform is an API based offering with on-the-fly product configuration, personalized loan offers, pre-approved loans, and promotion configuration.

## 100% Digital Loan Origination

Arttha loan origination system allows customers to check their eligibility by entering relevant information digitally and submit their applications. Configurable workflow management allows for the loan approval process to operate in an entirely paperless manner.





# What makes Arttha Loan Lifecycle Management System so compelling?

## Configurable Loan Products

Create multiple loan products dynamically with interest, term and penalty configurations available out of the box.

## Loan Attributes

Leverage all the loan management attributes like Rebate Management, Grace period Management, Different Grace Types and categories, Penalties Management, and Loan Fee Management with Arttha.

## Loan Management

Streamline the entire loan management process with document management, collateral management, multiple collateral types, loan restructuring, workflows for loan approvals, and loan loss provisioning.

## Advanced Features

Arttha lending solution offers added value with features, such as co-lending, paylater lending, revolving loans, balloon payments, configurable computation methods (equal installments, equal principal installment and flat interest) and a no-interest period.

# Why choose Arttha Loan Lifecycle Management System?



## Loan Application Capture

- Data entry, Digital application capturing and digital document upload
- Verification and Valuation
- eKYC, Customer Demographic information
- Configurable Maker checker workflow
- Loan Approval
- Loan Disbursement



## Alert and Notifications

- SMS and email alerts
- Search alerts
- Alert preferences management
- Individual and Bulk Notifications
- Instant notification for every transaction



## Loan Management

- Regulatory-compliant, Individual loan products, and Loan Repayments
- Configuration of Loan products such as Revolving Credit, Balloon Payment
- Configurable interest rates, EMI Computations, repayment period and frequency
- Configurable fee, penalties, charges
- Loan Disbursement via multiple modes and Loan write-offs and Appraisals
- Seamless Delinquency Management



## Buy Now, Pay Later

- Instant deployment
- End-to-end online and offline Point of Sale (POS) terminal financing solution
- Customizable loan programs
- Prompt merchant onboarding



## Co-Lending

- Digital Loan Lifecycle Management in Co-Lending model
- Lenders Dashboard
- Workflow Management
- Escrow Accounting



## User and Role Management

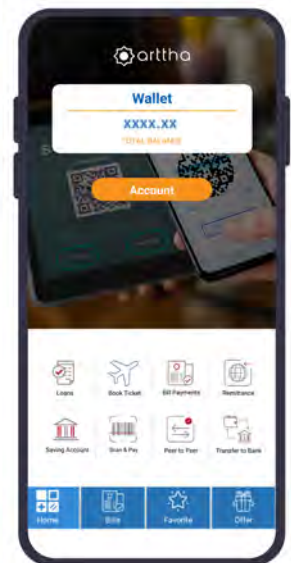
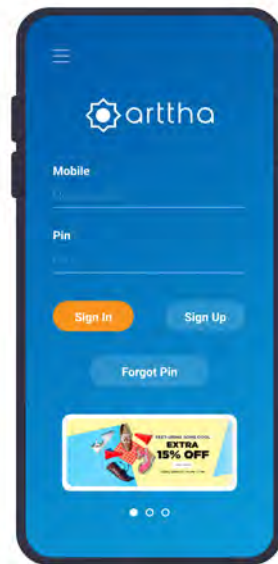
- Administrators, Agents, customers, back-end admins/ approvers
- Multiple role support
- Role-based permissions, Role-based access to channels, and Role-based security
- Multi-factor authentication per role
- Maker/ Checker roles



## Document Management

- Document version control
- Search
- Permissions
- Multi-format document storage
- Verification and approval process

# Streamline your Loan Lifecycle Management Now



Learn how Arthta loan Lifecycle Management System enables banks and financial institutions with lending capabilities essential for delivering customer ease.

**Schedule a meeting with Arthta experts now. Write to us at [info.arttha@puresoftware.com](mailto:info.arttha@puresoftware.com)**

